



# Choosing a Health Benefits Partner

A playbook for small business owners.

# How to Achieve a Benefits Strategy that Aligns With Your Organizational Goals

Offering health benefits is proven to increase morale and bring significant value to your workplace culture and bottomline. The right benefits partner has great potential to become an extension of your team, helping you attract and retain top talent, reduce turnover costs, and create a more engaged, productive workforce.

Though finding a benefits partner that enables your business to meet organizational goals is not always an easy task. Especially for smaller and fast growing organizations, where ops teams wear many hats and are pulled in different directions.

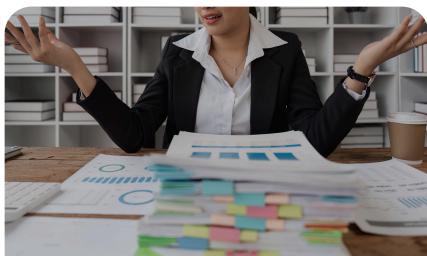
*Our guide is here to help you navigate your benefits journey—freeing you to focus on growing your business rather than constantly managing challenges related to managing benefits.*

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## Why You Can Have Both “Simplified and Affordable” Healthcare

When you optimize spend with smarter partnerships, you get better data visibility and flexibility to meet your team where they are.

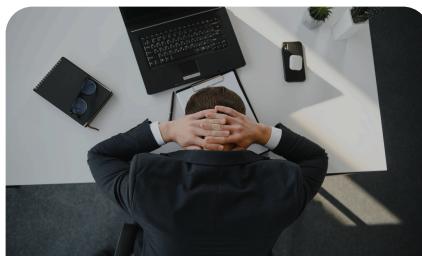
### THE 3 DECISION ZONES FOR PROFESSIONALS MANAGING HR BENEFITS



#### #1: Goals

*What's driving your benefits decisions?*

- Cost control, support, management, retention, or recruiting?
- Aligning benefits with expectations or easing admin burden?



#### #2: Your Role

*Admin bandwidth and vendor fatigue*

- Too many tools and systems, not enough time
- Why consolidating with one flexible partner saves hours every week



#### #3: Team Structure

*Balancing diverse employee types*

- W2s, part-timers, contractors, families, and hybrid workers
- How to cover everyone without overspending

## Your Guided Framework: Focusing on What Matters Most

Your benefits partner should empower you with:

1. Your **payroll and HR systems** (no forced integrations).
2. **Contribution flexibility** to manage budget and employee participation.
3. **Administrative insights** into usage, invoices, and engagement.
4. **Employee autonomy** to choose plans that fit their lifestyle with guided support.
5. **Scalability** as your team or business grows.

# Considerations for Partnering with Benefits Providers

## Common Missteps to Avoid

- 🚫 Falling for “group minimum” myths, you don’t need 50+ employees.
- 🚫 Getting locked into an all-or-nothing PEO platform.
- 🚫 Overcomplicating things with multiple vendors vs finding one flexible solution.
- 🚫 Ignoring lack of support, which decreases morale and drives down plan approval.

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## Indicators There May be a Better Solution

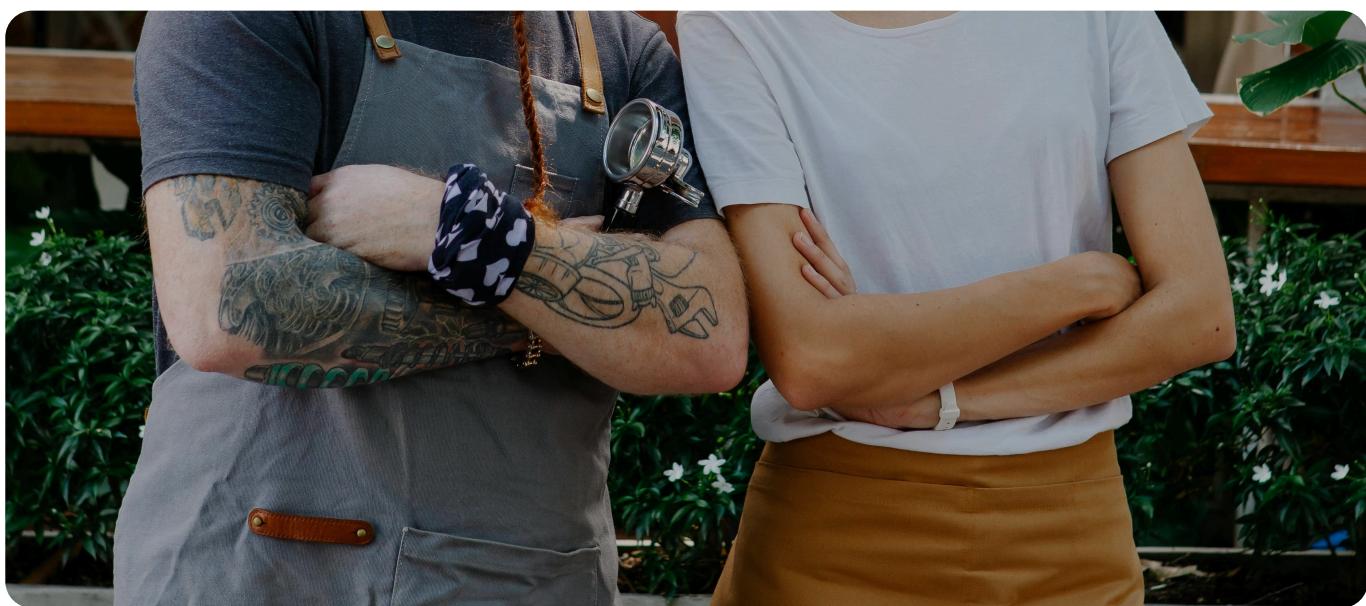
Ask yourself:

- ✓ Do you wish you had more transparency in pricing and coverage?
- ✓ Are you juggling multiple brokers or vendors without clear answers?
- ✓ Do you have a resource to actively manage renewals each year?
- ✓ Concerned about complaints or cost concerns from your employees?
- ✓ Are you hopeful for a partner, not just a platform, to help simplify it all?

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## What to Watch Out For (Red Flags for Sourcing and Managing Benefits)

- ⚠️ Forced tech integrations – Leaving behind your HRIS systems shouldn't be part of the onboarding.
- ⚠️ Mandatory employer contributions – True flexibility allows you to offer access even if you can't contribute a fixed amount.
- ⚠️ Lack of human support – If help means “submit a ticket,” vs. connect with real people who understand your business.
- ⚠️ Opaque pricing and plan confusion – If you can't explain your plans clearly to employees, it's too complicated to understand.
- ⚠️ One-size-fits-all plans – Diverse workforces need adaptable benefits options.



# Managing Health Benefits: The Control Checklist

To ensure your benefits partner aligns with your business's overall goals and takes into account your current and growing business needs, keep in mind these key points to stay on track:

1. Choose from multiple plan options without vendor lock-in.
2. Maintain clear, predictable pricing.
3. Retain control over your payroll system and HR workflows.
4. Access reliable data on usage and participation.
5. Adjust plans as your team and business needs evolve.
6. Get proactive insights and recommendations—not just reactive fixes.

## Questions to Ask Any Benefits Provider

### OFFERINGS

- Is there a group minimum?
- Can I keep my current payroll and HR software?
- Do you support W2s, part-timers, and 1099s under one plan?

### SET-UP & LOGISTICS

- How transparent are your pricing and renewal terms?
- Can plans scale or change mid-year if our business grows?
- What kind of reporting and insights do you provide?

### ONBOARDING & ENROLLMENT

- What's your approach to employee education and enrollment?
- Do you provide dedicated administrative and employee support?
- How soon can my team be onboarded after we sign?

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## The Meridio Difference

Filling the gap of traditional models, we built a solution tailored for small, scaling teams that need personalized guidance and increased affordability without the administrative hassle.

- Clear, consistent pricing:** One flat rate nationwide with no surprise fees or PEO charges.
- Flexible coverage for every worker:** W2, 1099, part-time, seasonal across multiple states.
- Personalized account support:** Hands-on service from onboarding/enrollment to year-round support.
- Compliance made easy:** Stay ahead of the ACA and other requirements without hiring an expert.
- Streamlined employee experience:** Easy to understand and enroll, and even easier to use.



One streamlined health benefits partner



Transparent pricing with no surprise fees



Dedicated support with personalized guidance



Simplified platform free of confusing jargon

**Meridio**

**Learn how Meridio  
can simplify your  
benefits strategy.**

[Schedule a 15-minute call](#) or visit our [website](#) to learn more.

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